

UNITED STATES BANKRUPTCY COURT

DISTRICT OF MASSACHUSETTS
BOSTON DIVISION

In re: AILEEN MARIE DEFILIPPO

Case No.: 15-11611-MSH

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carolyn A. Bankowski, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/24/2015.
- 2) The plan was confirmed on 06/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/21/2015, 08/25/2016, 08/23/2017, 01/22/2018, 07/06/2018.
- 5) The case was completed on 07/17/2018.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 13,318.18.
- 10) Amount of unsecured claims discharged without full payment: 30,024.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$5,400.00
Less amount refunded to debtor:	\$.00

NET RECEIPTS:	\$5,400.00
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,010.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$361.51
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$3,371.51
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Attorney fees paid and disclosed by debtor:	\$990.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ALTAIR OH XIII LLC	Unsecured	521.15	521.15	521.15	48.35	.00
AMERICAN INFOSOURCE LP	Unsecured	158.00	457.87	457.87	42.47	.00
AMERICAN INFOSOURCE LP	Unsecured	234.00	225.13	225.13	20.79	.00
CHASE	Unsecured	NA	NA	NA	.00	.00
CHASE MTG	Secured	NA	NA	NA	.00	.00
CITGO/CBSD	Unsecured	323.00	NA	NA	.00	.00
CITY OF BROCKTON	Secured	1,264.47	1,130.80	1,130.80	1,130.80	.00
COLLECTION	Unsecured	1,530.81	NA	NA	.00	.00
COLLECTION	Unsecured	323.11	NA	NA	.00	.00
COMM OF MASS, DOR	Priority	NA	835.19	.00	.00	.00
COMM OF MASS, DOR	Unsecured	1,992.69	1,704.62	1,704.62	158.13	.00
DISCOVER BANK	Unsecured	4,804.11	4,804.11	4,804.11	445.65	.00
HOUSEHOLD FINANCE	Unsecured	17,660.85	NA	NA	.00	.00

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JPMORGAN CHASE BANK, NA	Unsecured	NA	.00	.00	.00	.00
JPMORGAN CHASE BANK, NA	Unsecured	NA	.00	.00	.00	.00
MCYDSNB	Unsecured	328.57	NA	NA	.00	.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	NA	18,988.87	.00	.00	.00
MIDLAND FUNDING	Unsecured	2,122.47	.00	.00	.00	.00
MIDLAND FUNDING LLC	Unsecured	NA	NA	NA	.00	.00
NATIONAL GRID	Unsecured	1,965.00	1,965.16	1,965.16	182.30	.00
NATIONAL GRID	Unsecured	1,077.38	NA	NA	.00	.00
SEARS /CBNA	Unsecured	NA	NA	NA	.00	.00
SUNOCO/CITI	Unsecured	NA	NA	NA	.00	.00
VERIZON	Unsecured	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	1,130.80	1,130.80	.00
TOTAL SECURED:	1,130.80	1,130.80	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:

9,678.04 897.69 .00

Disbursements:

Expenses of Administration:	\$3,371.51
Disbursements to Creditors:	\$2,028.49

TOTAL DISBURSEMENTS:

\$5,400.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/31/2018

By: /s/Carolyn A. Bankowski

Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.